

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA**

In re: Mark Kesel

Case No. 10-41653

**CHAPTER 11  
MONTHLY OPERATING REPORT  
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

**SUMMARY OF FINANCIAL STATUS**

MONTH ENDED: 05/31/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

Dollars reported in \$1

|  | End of Current<br>Month | End of Prior<br>Month | As of Petition<br>Filing             |
|--|-------------------------|-----------------------|--------------------------------------|
| 2. <b>Asset and Liability Structure</b>                            |                         |                       |                                      |
| a. Current Assets  | \$44,184                | \$39,774              |                                      |
| b. Total Assets  | \$2,819,890             | \$2,808,318           | \$2,645,342                          |
| c. Current Liabilities   | \$29,809                | \$27,376              |                                      |
| d. Total Liabilities   | \$4,108,729             | \$4,106,296           | \$4,083,006                          |
| 3. <b>Statement of Cash Receipts &amp; Disbursements for Month</b> | <b>Current Month</b>    | <b>Prior Month</b>    | <b>Cumulative<br/>(Case to Date)</b> |
| a. Total Receipts  | \$19,094                | \$16,963              | \$262,745                            |
| b. Total Disbursements   | \$14,683                | \$16,622              | \$252,809                            |
| c. Excess (Deficiency) of Receipts Over Disbursements (a - b)      | \$4,411                 | \$341                 | \$9,936                              |
| d. Cash Balance Beginning of Month                                 | \$18,617                | \$18,276              | \$274,842                            |
| e. Cash Balance End of Month (c + d)                               | \$23,028                | \$18,617              | \$284,778                            |
| 4. <b>Profit/(Loss) from the Statement of Operations</b>           | <b>Current Month</b>    | <b>Prior Month</b>    | <b>Cumulative<br/>(Case to Date)</b> |
|  | N/A                     | N/A                   | N/A                                  |
| 5. <b>Account Receivables (Pre and Post Petition)</b>              | \$0                     |                       |                                      |
| 6. <b>Post-Petition Liabilities</b>                                | \$29,809                | \$27,376              |                                      |
| 7. <b>Past Due Post-Petition Account Payables (over 30 days)</b>   | \$0                     |                       |                                      |

**At the end of this reporting month:**

- |  | <u>Yes</u> | <u>No</u> |
|--|------------|-----------|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee)   |            | X         |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee)   |            | X         |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court?  |            | X         |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee)   |            | X         |
| 12. Is the estate insured for replacement cost of assets and for general liability?  | X          |           |
| 13. Are a plan and disclosure statement on file?   |            | X         |
| 14. Was there any post-petition borrowing during this reporting period?  |            | X         |
| 15. Check if paid: Post-petition taxes <u>X</u> ; U.S. Trustee Quarterly Fees <u>X</u> ; Check if filing is current for: Post-petition tax reporting and tax returns: <u>X</u> .<br>(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.) |            |           |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 6.16.11

Mark Kesel  
Responsible Individual

Revised 1/1/98

**BALANCE SHEET**  
(Small Real Estate/Individual Case)  
For the Month Ended 05/31/11

|    | <b>Assets</b>  | <b>Check if<br/>Exemption<br/>Claimed on<br/>Schedule C</b> | <b>Market Value</b>  |
|----|--|---|----------------------|
|    | <b>Current Assets</b>  |   |                      |
| 1  | Cash and cash equivalents (including bank accts., CDs, etc.) |   | \$23,028             |
| 2  | Accounts receivable (net)                                    |   |                      |
| 3  | Retainer(s) paid to professionals                            |   |                      |
| 4  | Other: <u>Retainer to Bankruptcy Attorney</u>                |   | \$21,156             |
| 5  |  |   |                      |
| 6  | <b>Total Current Assets</b>                                  |   | <b>\$44,184</b>      |
|    | <b>Long Term Assets (Market Value)</b>                       |   |                      |
| 7  | Real Property (residential)                                  |   | \$859,000            |
| 8  | Real property (rental or commercial)                         |   | \$1,500,000          |
| 9  | Furniture, Fixtures, and Equipment                           | X   | \$5,225              |
| 10 | Vehicles   | X   | \$4,000              |
| 11 | Partnership interests  |   |                      |
| 12 | Interest in corporations                                     |   |                      |
| 13 | Stocks and bonds   |   | \$8,768              |
| 14 | Interests in IRA, Keogh, other retirement plans              | X   | \$397,313            |
| 15 | Other: _____   |   |                      |
| 16 | <u>Personal items</u>  | X   | <u>\$1,400</u>       |
| 17 | <b>Total Long Term Assets</b>                                |   | <b>\$2,775,706</b>   |
| 18 | <b>Total Assets</b>  |   | <b>\$2,819,890</b>   |
|    | <b>Liabilities</b>   |   |                      |
|    | <b>Post-Petition Liabilities</b>                             |   |                      |
|    | <b>Current Liabilities</b>                                   |   |                      |
| 19 | Post-petition not delinquent (under 30 days)                 |   |                      |
| 20 | Post-petition delinquent other than taxes (over 30 days)     |   |                      |
| 21 | Post-petition delinquent taxes                               |   |                      |
| 22 | Accrued professional fees                                    |   | \$29,809             |
| 23 | Other: _____   |   |                      |
| 24 |  |   |                      |
| 25 | <b>Total Current Liabilities</b>                             |   | <b>\$29,809</b>      |
| 26 | <b>Long-Term Post Petition Debt</b>                          |   |                      |
| 27 | <b>Total Post-Petition Liabilities</b>                       |   | <b>\$29,809</b>      |
|    | <b>Pre-Petition Liabilities (allowed amount)</b>             |   |                      |
| 28 | Secured claims (residence)                                   |   | \$889,373            |
| 29 | Secured claims (other)                                       |   | \$1,556,810          |
| 30 | Priority unsecured claims                                    |   | \$0                  |
| 31 | General unsecured claims                                     |   | \$1,632,737          |
| 32 | <b>Total Pre-Petition Liabilities</b>                        |   | <b>\$4,078,920</b>   |
| 33 | <b>Total Liabilities</b>                                     |   | <b>\$4,108,729</b>   |
|    | <b>Equity (Deficit)</b>                                      |   |                      |
| 34 | <b>Total Equity (Deficit)</b>                                |   | <b>(\$1,288,839)</b> |
| 35 | <b>Total Liabilities and Equity (Deficit)</b>                |   | <b>\$2,819,890</b>   |

**NOTE:**

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

(2) To be completed by cash basis reporters only.

**Schedule B**  
**Recapitulation of Funds Held at End of Month**

|   | <u>Account 1</u>        | <u>Account 2</u>         | <u>Account 3</u> |
|---|-------------------------|--------------------------|------------------|
| 10 Bank                                 | <u>Wells Fargo Bank</u> | <u>Apt Building (MB)</u> | <u>Other</u>     |
| 11 Account No.                          | <u>9526265245</u>       | <u>41317556</u>          |                  |
| 12 Account Purpose                      | <u>Personal</u>         |                          |                  |
| 13 Balance, End of Month                | <u>\$6,295</u>          | <u>\$16,108</u>          | <u>\$625</u>     |
| 14 Total Funds on Hand for all Accounts | <u>\$23,028</u>         |                          |                  |

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

Revised 1/1/98

**STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS**

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 05/31/11

|                           |  | Actual<br>Current Month | Cumulative<br>(Case to Date) |
|---------------------------|--|-------------------------|------------------------------|
| <b>Cash Receipts</b>      |  |                         |                              |
| 1                         | Rent/Leases Collected                                | \$19,094                |                              |
| 2                         | Cash Received from Sales                             |                         |                              |
| 3                         | Interest Received                                    |                         |                              |
| 4                         | Borrowings   |                         |                              |
| 5                         | Funds from Shareholders, Partners, or Other Insiders |                         |                              |
| 6                         | Capital Contributions                                |                         |                              |
| 7                         |  |                         |                              |
| 8                         |  |                         |                              |
| 9                         |  |                         |                              |
| 10                        |  |                         |                              |
| 11                        |  |                         |                              |
| 12                        | <b>Total Cash Receipts</b>                           | \$19,094                |                              |
| <b>Cash Disbursements</b> |  |                         |                              |
| 13                        | Selling  |                         |                              |
| 14                        | Administrative                                       |                         |                              |
| 15                        | Capital Expenditures                                 |                         |                              |
| 16                        | Principal Payments on Debt                           |                         |                              |
| 17                        | Apartment Building Mortgage and Office Lease         | \$7,114                 |                              |
|                           | Rent/Lease:  |                         |                              |
| 18                        | Personal Property                                    |                         |                              |
| 19                        | Real Property  |                         |                              |
|                           | Amount Paid to Owner(s)/Officer(s)                   |                         |                              |
| 20                        | Salaries   |                         |                              |
| 21                        | Draws  |                         |                              |
| 22                        | Commissions/Royalties                                |                         |                              |
| 23                        | Expense Reimbursements                               |                         |                              |
| 24                        | Other  |                         |                              |
| 25                        | Salaries/Commissions (less employee withholding)     |                         |                              |
| 26                        | Management Fees                                      |                         |                              |
|                           | Taxes:   |                         |                              |
| 27                        | Employee Withholding                                 |                         |                              |
| 28                        | Employer Payroll Taxes                               |                         |                              |
| 29                        | Real Property Taxes                                  |                         |                              |
| 30                        | Other Taxes (US Trustee)                             |                         |                              |
| 31                        | Other Cash Outflows:                                 |                         |                              |
| 32                        | Apartment Building Operating Exp.                    | \$732                   |                              |
| 33                        | Mortgage Payment & Equity Line of Credit (personal)  | \$3,490                 |                              |
| 34                        | Living expenses                                      | \$2,597                 |                              |
| 35                        | Child support and tuition                            | \$750                   |                              |
| 36                        |  |                         |                              |
| 37                        | <b>Total Cash Disbursements:</b>                     | \$14,683                |                              |
| 38                        | <b>Net Increase (Decrease) in Cash</b>               | \$4,411                 |                              |
| 39                        | <b>Cash Balance, Beginning of Period</b>             | \$18,617                |                              |
| 40                        | <b>Cash Balance, End of Period</b>                   | \$23,028                |                              |

B

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY CA 94706

30-0  
3  
9

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) are prohibited from being processed through this commercial account. This prohibition is effective as of June 1, 2010.

RELATIONSHIP BUSINESS CHECKING ACCOUNT 41317556

|                       |           |                         |                     |
|-----------------------|-----------|-------------------------|---------------------|
|                       |           | LAST STATEMENT 04/29/11 | 12,859.54           |
| MINIMUM BALANCE       | 12,859.54 | 3 CREDITS               | 19,094.22           |
| AVG AVAILABLE BALANCE | 16,640.82 | 10 DEBITS               | 15,846.03           |
| AVERAGE BALANCE       | 17,237.51 | THIS STATEMENT 05/31/11 | 16,107.73 <i>OK</i> |

| DEPOSITS |       |           |  |
|----------|-------|-----------|--|
| REF #    | DATE  | AMOUNT    |  |
| 5        | 05/03 | 12,421.22 |  |
| 13       | 05/26 | 2,125.00  |  |
| 14       | 05/09 | 4,548.00  |  |

| CHECKS  |       |          |  |
|---------|-------|----------|--|
| CHECK # | DATE  | AMOUNT   |  |
| 1184    | 05/03 | 46.34    |  |
| 1185    | 05/04 | 5,000.00 |  |
| 1186    | 05/16 | 148.60   |  |
| 1187    | 05/31 | 418.20   |  |
| 1188    | 05/20 | 55.20    |  |
| 1189    | 05/20 | 108.67   |  |
| 1190    | 05/24 | 23.69    |  |
| 1191    | 05/26 | 350.00   |  |
| 1192    | 05/27 | 3,000.00 |  |

| OTHER DEBITS            |       |          |
|-------------------------|-------|----------|
| DESCRIPTION             | DATE  | AMOUNT   |
| COHEN RECEIPT CASH CONC | 05/06 | 6,695.33 |

| DAILY BALANCE |           |       |           |       |           |
|---------------|-----------|-------|-----------|-------|-----------|
| DATE          | BALANCE   | DATE  | BALANCE   | DATE  | BALANCE   |
| 05/03         | 25,234.42 | 05/16 | 17,938.49 | 05/27 | 16,525.93 |
| 05/04         | 20,234.42 | 05/20 | 17,774.62 | 05/31 | 16,107.73 |
| 05/06         | 13,539.09 | 05/24 | 17,750.93 |       |           |
| 05/09         | 18,087.09 | 05/26 | 19,525.93 |       |           |

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 04/29/2011 1184

PAY TO EBMUD \$ 46.34  
Forty-six and 34/100

Mechanics Bank  
Account # 1981236 *OK Taellus*

⑆121102036⑆1184 041⑆317556⑆

Chk No. 1184 Amt \$46.34 Paid 05/03/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/03/2011 1185

PAY TO Mark Kesel \$ 5,000.00  
Five thousand and 00/100

Mechanics Bank  
Account # 1981236 *OK Taellus*

⑆121102036⑆1185 041⑆317556⑆

Chk No. 1185 Amt \$5,000.00 Paid 05/04/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/09/2011 1186

PAY TO PG&E \$ 148.60  
One hundred forty-eight and 60/100

Mechanics Bank  
Account # 3429364711-2 *OK Taellus*

⑆121102036⑆1186 041⑆317556⑆

Chk No. 1186 Amt \$148.60 Paid 05/16/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/09/2011 1187

PAY TO Informetric System \$ 418.20  
Four hundred eighteen and 20/100

Mechanics Bank  
Account # 3429364711-2 *OK Taellus*

⑆121102036⑆1187 041⑆317556⑆

Chk No. 1187 Amt \$418.20 Paid 05/31/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/17/2011 1188

PAY TO PG&E \$ 55.20  
Fifty-five and 20/100

Mechanics Bank  
Account # 6479377608-5 *OK Taellus*

⑆121102036⑆1188 041⑆317556⑆

Chk No. 1188 Amt \$55.20 Paid 05/20/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/17/2011 1189

PAY TO AT&T Payment Center \$ 108.67  
One hundred eight and 67/100

Mechanics Bank  
Account # 510 527 876 261 8 *OK Taellus*

⑆121102036⑆1189 041⑆317556⑆ ⑆0000010867⑆

Chk No. 1189 Amt \$108.67 Paid 05/20/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/17/2011 1190

PAY TO PG&E \$ 23.69  
Twenty-three and 69/100

Mechanics Bank  
Account # 1335677522-7 *OK Taellus*

⑆121102036⑆1190 041⑆317556⑆

Chk No. 1190 Amt \$23.69 Paid 05/24/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 5.23.2011 1191

PAY TO Dennis Lushov \$ 350.00  
Three hundred fifty and 00/100

Mechanics Bank  
Account # 1335677522-7 *OK Taellus*

⑆121102036⑆1191 041⑆317556⑆

Chk No. 1191 Amt \$350.00 Paid 05/26/11

NEOVISION, LLC  
1025 SOLANO AVE  
ALBANY, CA 94706

DATE 05/26/2011 1192

PAY TO Mark Kesel \$ 3,000.00  
Three thousand and 00/100

Mechanics Bank  
Account # 1335677522-7 *OK Taellus*

⑆121102036⑆1192 041⑆317556⑆

Chk No. 1192 Amt \$3,000.00 Paid 05/27/11

**PMA**® Wells Fargo® PMA Package

MARK KESEL  
DEBTOR IN POSSESSION  
CH 11 CASE# 10-41653 (NCA)  
59 STRATFORD RD  
KENSINGTON CA 94707-1241

Questions? Please contact us:

**Wells Fargo Premier Banking Team**™

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932, TTY: 1-800-600-4833

Spanish: 1-877-727-2932, TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

**May 31, 2011**

|                      |                   |
|----------------------|-------------------|
| <b>Total assets:</b> | <b>\$6,395.80</b> |
| Last month:          | \$5,233.72        |
| Change in \$:        | \$1,162.08        |
| Change in %:         | 22.20%            |

|                           |                     |
|---------------------------|---------------------|
| <b>Total liabilities:</b> | <b>\$198,620.84</b> |
| Last month:               | \$198,623.08        |
| Change in \$:             | \$(2.24)            |
| Change in %:              | 0.00%               |

|                            |                     |
|----------------------------|---------------------|
| <b>Qualifying Balance:</b> | <b>\$205,016.64</b> |
|----------------------------|---------------------|

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(114) 1-1  
170228



\*G15731310187360104110000\*

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

| Account                                    | Approved credit line | Credit used         | Credit available |
|--|----------------------|---------------------|------------------|
| Smartfit Home Equity LCA (6519200207-1998) | 200,000.00           | 197,932.00          | 0.00             |
| <b>Total available credit</b>              | <b>\$200,000.00</b>  | <b>\$197,932.00</b> | <b>\$0.00</b>    |

# PMA® Prime Checking Account

## Activity summary

|                          |                   |
|--------------------------|-------------------|
| Balance on 5/1           | 5,132.88          |
| Deposits/Additions       | 8,278.19          |
| Withdrawals/Subtractions | -7,116.12         |
| <b>Balance on 5/31</b>   | <b>\$6,294.95</b> |

Account number: **9526265245****MARK KESEL**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE# 10-41653 (NCA)**

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: **1-800-742-4932**Worksheet to balance your account and General  
Statement Policies can be found towards the  
end of this statement.

## Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

## Interest you've earned

|                                      |            |
|--------------------------------------|------------|
| Interest earned this month           | \$0.23     |
| Average collected balance this month | \$5,464.50 |
| Annual percentage yield earned       | 0.05%      |
| Interest paid this year              | \$0.93     |

## Transaction history

| Date                            | Description  | Check No. | Deposits/<br>Additions | Withdrawals/<br>Subtractions | Ending Daily<br>Balance |
|---------------------------------|--|-----------|------------------------|------------------------------|-------------------------|
| <b>Beginning balance on 5/1</b> |  |           |                        |                              |                         |
| 5/2                             | Check  | 3100      |                        | 200.00                       | 5,132.88                |
| 5/3                             | Deposit  |           | 5,000.00               |                              | 4,932.88                |
| 5/3                             | Check  | 3097      |                        | 10.00                        | 9,922.88                |
| 5/4                             | Check  | 3098      |                        | 182.05                       |                         |
| 5/4                             | AT&T Telco West 000Payment 050311 03099<br>AS1052479443482 11123   | ^3099     |                        | 79.31                        | 9,661.52                |
| 5/5                             | ATM Withdrawal - 05/05 Mach ID 0132C 1800 Solano Ave<br>Berkeley CA 7442 0009084                             |           |                        | 200.00                       |                         |
| 5/5                             | Bank of America Mortgage May 11 XXXXX4921 Kesel M  |           |                        | 2,774.66                     | 6,686.86                |
| 5/10                            | Bill Pay Equity On-Line XXXXXX2071998 On 05-10   |           |                        | 715.00                       | 5,971.86                |
| 5/11                            | Check Crd Purchase 05/10 Electricbargainstor 310-822-6500 CA<br>434256XXXXX7442 131140008123435 ?McC=5099 01 |           |                        | 318.84                       | 5,653.02                |
| 5/16                            | ATM Withdrawal - 05/15 Mach ID 0132B 1800 Solano Ave<br>Berkeley CA 7442 0005836                             |           |                        | 300.00                       |                         |
| 5/16                            | Check  | 3101      |                        | 750.00                       | 4,603.02                |
| 5/18                            | Check  | 3102      |                        | 80.21                        | 4,522.81                |
| 5/19                            | Check  | 3103      |                        | 128.40                       |                         |
| 5/19                            | Check  | 3104      |                        | 55.42                        | 4,338.99                |
| 5/23                            | Hsa Transfer 000000003167128 Mark Kesel  |           | 277.96                 |                              |                         |
| 5/23                            | Check  | 3105      |                        | 650.00                       |                         |
| 5/23                            | Cardmember Serv Web Pyrrt 110520 462300856537783<br>Kesel, Mark  |           |                        | 404.62                       | 3,562.33                |
| 5/26                            | Deposit  |           |                        |                              |                         |
| 5/27                            | Check  | 3106      | 3,000.00               |                              | 6,562.33                |
| 5/31                            | AT&T Telco West 000Payment 052811 03108<br>AS1052479443482 11148   | ^3108     |                        | 200.00<br>67.61              | 6,362.33                |
| 5/31                            | Interest Payment   |           | 0.23                   |                              | 6,294.95                |
| <b>Ending balance on 5/31</b>   |  |           |                        |                              | <b>6,294.95</b>         |
| <b>Totals</b>                   |  |           | <b>\$8,278.19</b>      | <b>\$7,116.12</b>            |                         |

Key to symbols: ^ **Converted check:** Paper check converted to an electronic format by your payee or designated representative.  
Converted checks cannot be returned, copied or imaged.

OK 3107  
~~\$6,830.46 - 164.49 =~~  
\$6,294.95 - 164.49 (OK 3107) =  
= 6,130.46 OK 28959

170229



\*G1573131|018736|03|04|1|0|0|0|\*

170231



\*G1573131|018736|04|04|1|0|0|0|\*





Bank of America



0702 P P  
E0-2



CD 05/06 1 0000 106 1 950 012140 #001 AV 0.340

MARK KESEL  
1025 SOLANO AVE  
ALBANY CA 94706-1617

Pers.

**Your Bank of America  
Prima Account  
Statement**

Statement Period:  
April 1 through April 29, 2011

Account Number: 07021-61806

At Your Service  
Call: 510.649.6600

Written Inquiries  
Bank of America  
Albany Branch  
PO Box 37176  
San Francisco, CA 94137-0176

Customer since 1994  
Bank of America appreciates your  
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at [www.bankofamerica.com](http://www.bankofamerica.com).

☐ **Summary of Your Prima Interest Checking Account**

|                               |         |  |   |
|-------------------------------|---------|--|---|
| Beginning Balance on 04/01/11 | \$61.61 | Number of ATM withdrawals and transfers  | 0 |
| Ending Balance                | \$61.61 | Number of purchase transactions          | 0 |
| OK.                           |         | Number of 24 Hour Customer Service Calls |   |
|                               |         | Self-Service                             | 0 |
|                               |         | Assisted                                 | 0 |

☐ **Important Information About Your Account**

If you are a Keep the Change customer and enrolled in Keep the Change before December 1, 2010: Beginning June 6, 2011 we will no longer provide the on-going match in Keep the Change. We will pay the match on all qualifying transactions through June 6, 2011 (up to a maximum of \$250 per year).

Other features of this service remain unchanged. We'll continue to round up qualified debit card transactions to the nearest dollar and automatically transfer the difference to your linked savings account.



## OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)

**Interest, dividends and other income***The information below should not be used for tax planning purposes.*

| Account   | This month    | This year     |
|---|---------------|---------------|
| PMA® Prime Checking Account (9526265245)                    | 0.23          | 0.93          |
| Wells Fargo Money Market Savings <sup>SM</sup> (2527627471) | 0.01          | 0.06          |
| <b>Total interest, dividends and other income</b>           | <b>\$0.24</b> | <b>\$0.99</b> |

**Interest expense**

| Account                                    | This month      | This year         |
|--|-----------------|-------------------|
| Smartfit Home Equity LCA (6519200207-1998) | 715.00          | 2,784.54          |
| <b>Total interest expense</b>              | <b>\$715.00</b> | <b>\$2,784.54</b> |

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

**Important Account Management Reminders:**

No Overdraft fees will be charged if the Available Balance in your account is overdrawn by \$5 or less after posting all transactions after the end of the Business Day. In addition, no more than four Overdraft and/or Returned Item fees will be charged on any Business Day.

We offer a variety of services to help you manage your money:

- Access to Online and Mobile Banking
- Sign up for Overdraft Protection and link an eligible Wells Fargo savings or credit account to your checking account



**PMA® PRIME CHECKING ACCOUNT (CONTINUED)****Summary of checks written** (checks listed are also displayed in the preceding Transaction history section)

| Number | Date | \$ Amount | Number | Date | \$ Amount | Number | Date | \$ Amount |
|--------|------|-----------|--------|------|-----------|--------|------|-----------|
| 3097   | 5/3  | 10.00     | 3101   | 5/16 | 750.00    | 3105   | 5/23 | 650.00    |
| 3098   | 5/4  | 182.05    | 3102   | 5/18 | 80.21     | 3106   | 5/27 | 200.00    |
| 3099   | 5/4  | 79.31     | 3103   | 5/19 | 128.40    | 3108 * | 5/31 | 67.61     |
| 3100   | 5/2  | 200.00    | 3104   | 5/19 | 55.42     |        |      |           |

\* Gap in check sequence.

Are you getting the most from your PMA account? As a PMA customer, you get a rate bonus on a Wells Fargo High Yield Savings Account and other select savings options. Talk with your Wells Fargo Banker today.